| Page 91 of 107 | |
|----------------|--|

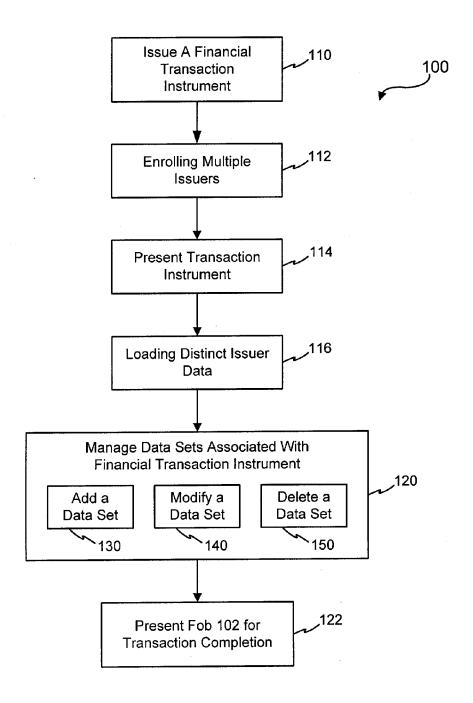
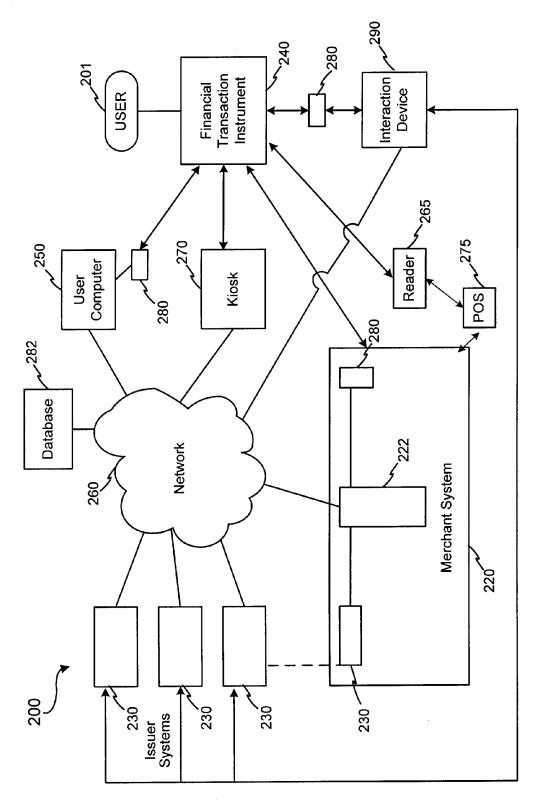


FIG. 1





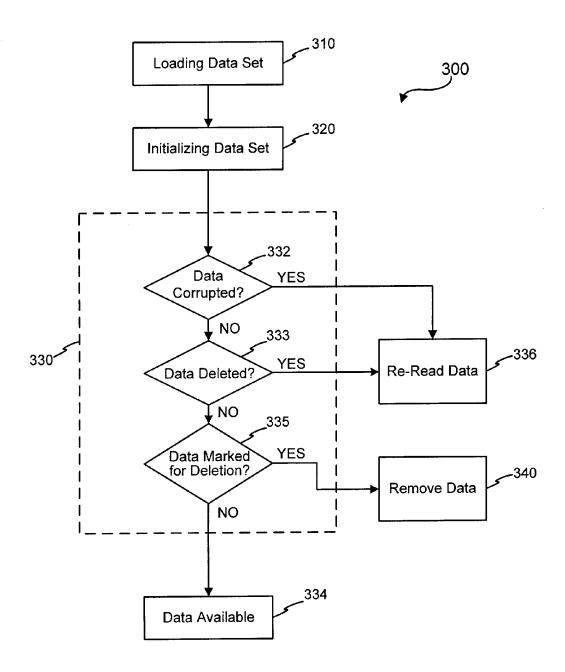
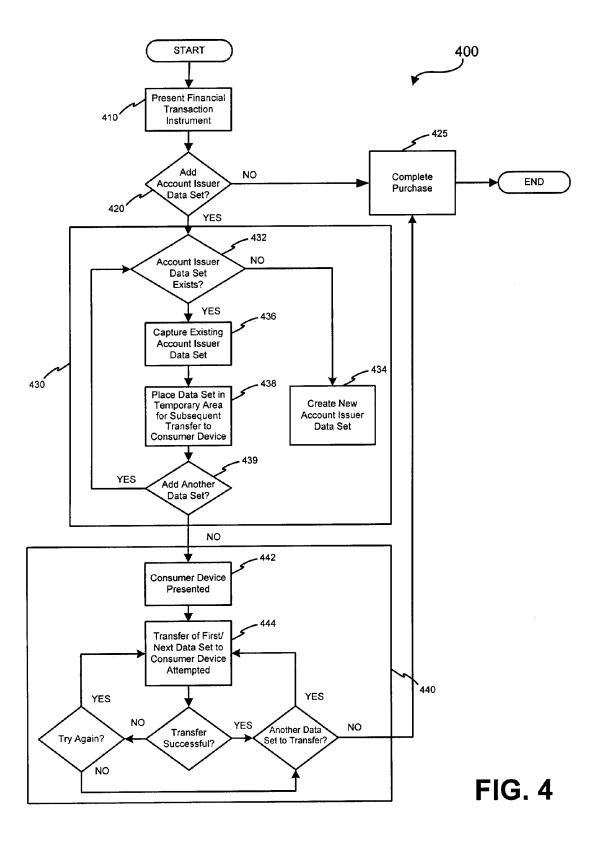


FIG. 3



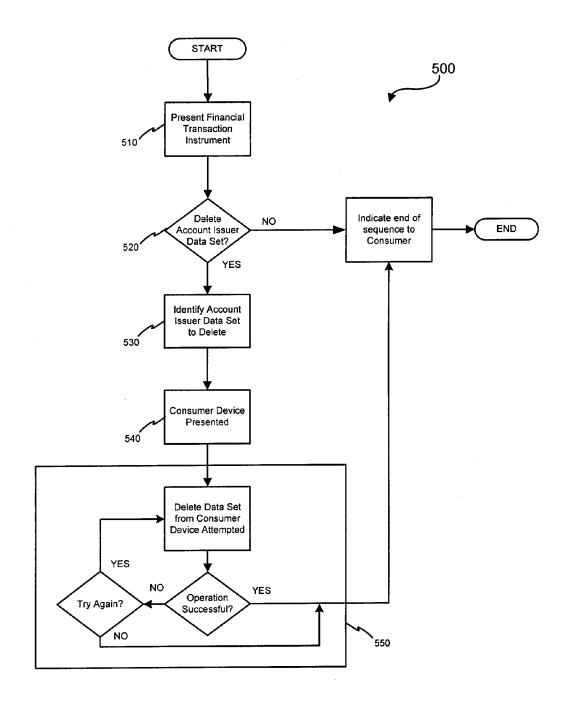


FIG. 5

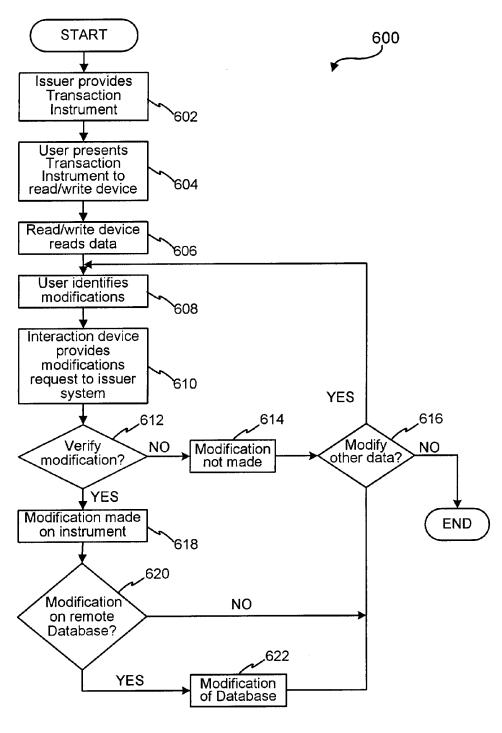


FIG. 6

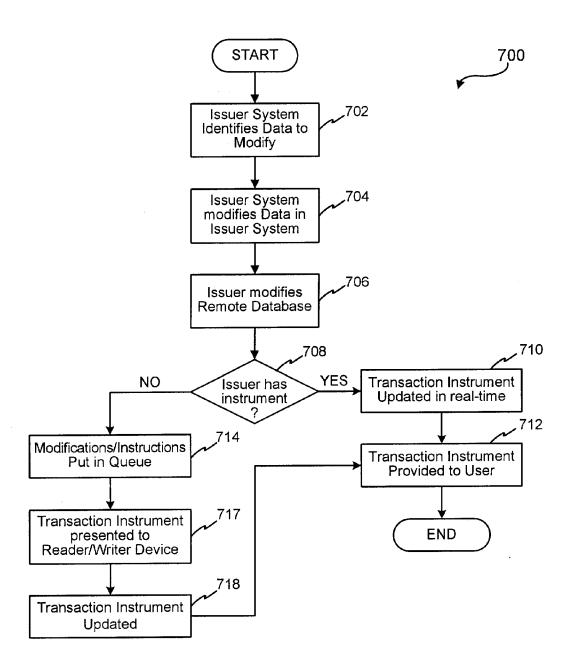


FIG. 7

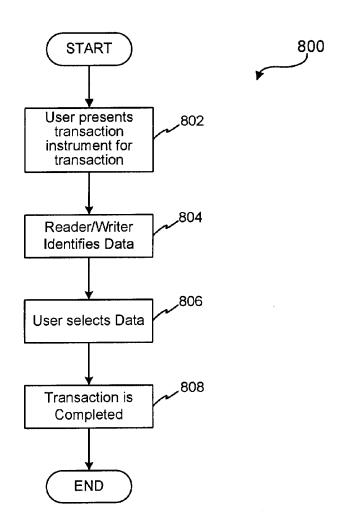


FIG. 8

FIG. 9

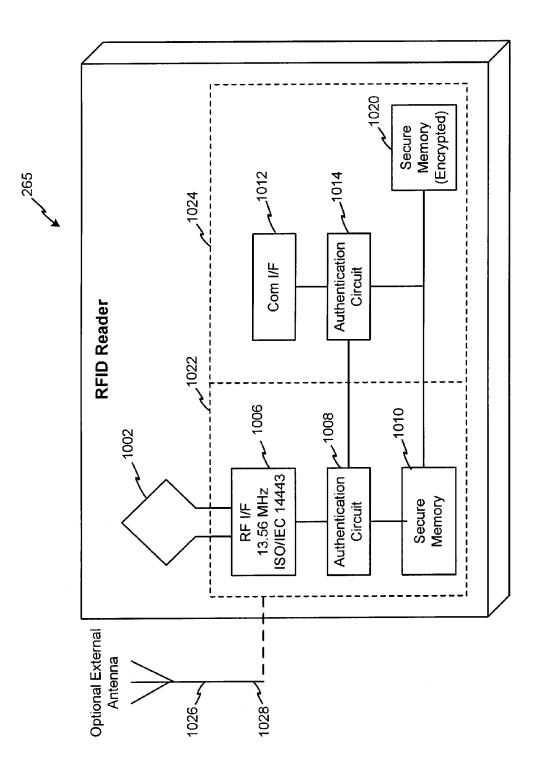


FIG. 10

Welcome Mr. Harold Jones The Following Transaction Accounts are available: 1102 American Express Card ending in 4235 Federal Bank VISA card ending in 3637 1106 Johnson Department Store Card ending in 1234 Mother Bell Phone Card ending in 0012 1110 Please select the transaction account for transaction completion Or Please provide the PIN corresponding to your selected transaction Account

1100

FIG. 11

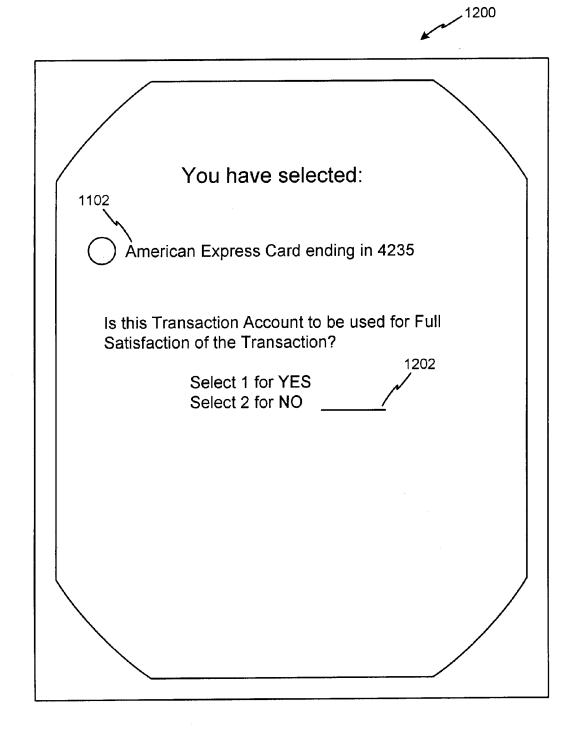


FIG. 12

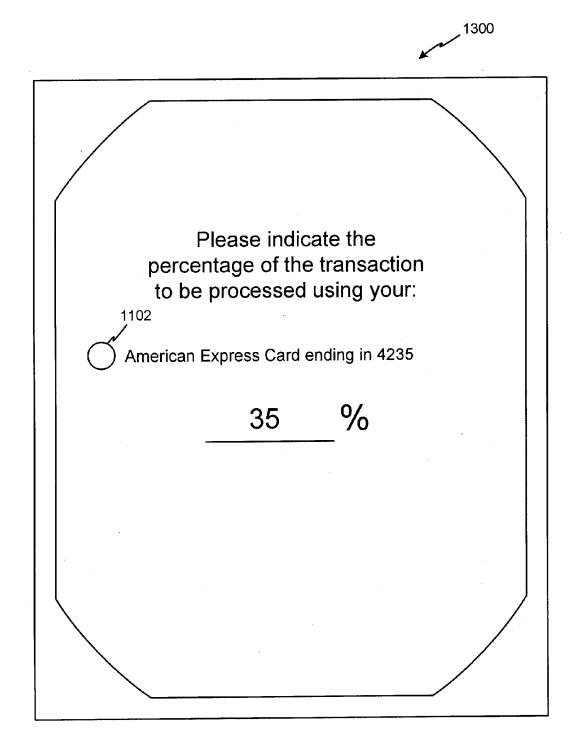


FIG. 13

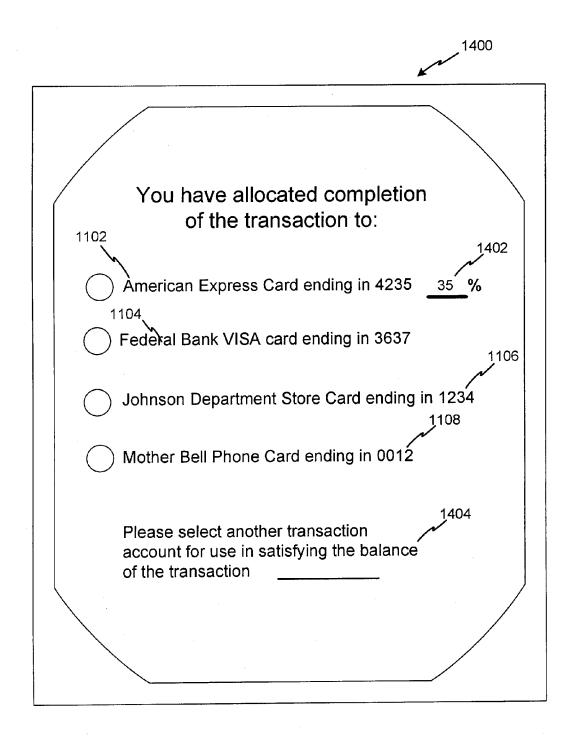
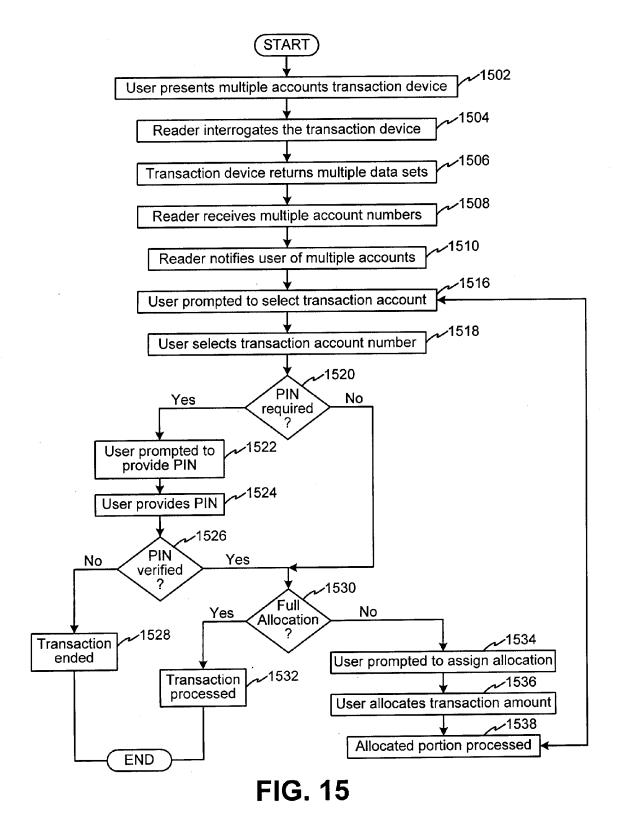


FIG. 14



Page 106 of 107

| Page 107 of 107 |
|-----------------|